



Dear House Insurance Committee Member,

This proposed amendment will prohibit insurers operating in Michigan from offering – and citizens of Michigan from using their own private dollars to purchase – insurance coverage for abortion care. It specifically bans all abortion coverage in any state health care exchange established pursuant to the Patient Protection and Affordable Care Act. While the legislation suggests that such coverage could be obtained through a supplemental, single-service rider, such riders are not a workable policy. The result will undoubtedly be the loss of comprehensive insurance coverage for the women of Michigan.

In the current private health insurance marketplace, most health plans provide coverage for abortion services as part of a broader health care package. However, there is nothing in Michigan law that requires any employer or individual to purchase health insurance coverage that includes abortion care. The decision of what coverage to select is left up to the purchaser. In contravention of the current free market system, this proposed amendment restricts what individuals and employers may purchase with their private funds in the health insurance marketplace. With the majority of private insurance plans covering abortion today, this bill would constitute an unprecedented restriction on women — taking benefits away that they currently have today.


This is not a new idea in Lansing. Governor Engler vetoed similar legislation more than a decade ago because a ban on abortion coverage as part of standardized group coverage in private-sector health plans is an improper government intrusion in the marketplace and likely unconstitutional. This is the same reasoning Governor Snyder used when he vetoed similar legislation over the lame duck session.¹


Singling out abortion care – a service that only women need – and marginalizing it from all other care is discriminatory toward women. Access to comprehensive affordable health care is critical to protecting the health of women and their families. Women need abortion care for a number of reasons, including to protect their health or because a pregnancy has gone wrong; prohibiting insurance coverage only serves to harm these women who are already in very difficult circumstances.

This measure is particularly harmful to the most vulnerable women. It does not allow insurance coverage if a woman has a planned pregnancy that goes horribly wrong. If a woman needs an abortion due to a fetal anomaly, she would be forced to pay for the care she needs out-of-pocket which is likely to cost several thousand dollars at a minimum. No matter what provisions are added, there will always be instances where a doctor is unsure if the woman's condition fits within the confines of the law. This is all the more reason for the government not to interfere with the doctor-patient relationship.

For these reasons, we urge you to vote “no” on any legislation that mandates a ban on abortion coverage. Women and their families, in consultation with their physicians, decide to seek abortion care for a number of reasons. Prohibiting insurance coverage only serves to harm these women who may already be in very difficult circumstances. We urge you to reject this extreme measure and leave decisions about insurance coverage to the citizens of Michigan.

Sincerely,


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Director of Government Relations
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¹ <http://www.detroitnews.com/article/20130206/POLITICS02/302060436#ixzz2LGzdaR6H>